

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Charlita A. Andrews
 Debtor

Case No. 18-18430-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: JEGilmore
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Aug 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2019.

db Charlita A. Andrews, 1108 Rhodora Ave, Reading, PA 19605-1350
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 02 2019 03:15:24
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 02 2019 03:15:34 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 02 2019 03:15:09
 AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853,
 Arlington, TX 76096-3853
 cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 02 2019 03:15:09
 Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,
 Arlington, TX 76014-4101

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2019 at the address(es) listed below:

JAMES W. ZERILLO on behalf of Debtor Charlita A. Andrews jameszerillo@gmail.com,
 G28910@notify.cincompass.com
 KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
 REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
 ecfmail@readingch13.com, ecf_frpa@trusteel3.com
 SCOTT WATERMAN on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trusteel3.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM EDWARD CRAIG on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
 Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com/mortoncraigecf@gmail.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Charlita A. Andrews

Debtor

CHAPTER 13

DITECH FINANCIAL LLC

Movant

vs.

NO. 18-18430 ELF

Charlita A. Andrews

Debtor

Scott Waterman

Trustee

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$4,931.05**, which breaks down as follows;

Post-Petition Payments:	April 2019 to June 2019 at \$1,700.05/month
Suspense Balance:	\$1,200.10
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$4,931.05

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on July 1, 2019 and continuing through December 1, 2019, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,700.05** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$821.85 from July 2019 to November 2019 and \$821.80 for December 2019** towards the arrearages on or before the last day of each month at the address below;

DITECH FINANCIAL LLC
P.O. BOX 94710
PALATINE, IL 60094

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.


9. The parties agree that a facsimile signature shall be considered an original signature.

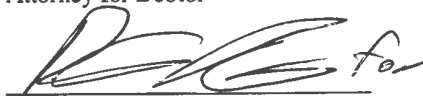
Date: June 11, 2019

Date: 7-22-19

Date: 7/31/19

By: /s/ Kevin G. McDonald, Esquire
Attorney for Movant


James W. Zerillo, Esquire
Attorney for Debtor


Scott Waterman, Esquire
Chapter 13 Trustee

ORDER

Approved by the Court this 1st day of August, 2019. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Eric L. Frank